



WHY WORK WITH A LONG TERM CARE SPECIALIST

If you have done research on long term care insurance (LTCI), it may have left you a bit confused and wondering if LTCI is right for you. Working with someone who specializes in long term care can provide unbiased information on a variety of LTCI carriers to help find the best plan to fit your specific, individual needs and budget.

WHY WORK WITH A SPECIALIST?



SPECIALISTS MAKE THE COMPLICATED SIMPLE

The cost for LTCI can vary drastically from company to company. It is critical to work with someone who has access to multiple carriers so they can shop and compare plans. The diagram below shows the price range from four different LTCI companies for a married couple, the same ages and plan designs.

COMBINED MONTHLY PRICE RANGE FOR LONG TERM CARE INSURANCE

| AGE | 45 | 50 | 55 | 60 | 65 |
|---------------------------|---------------|---------------|---------------|---------------|---------------|
| No Inflation + FPO | \$61 - \$137 | \$82 - \$178 | \$96 - \$187 | \$120 - \$208 | \$173 - \$253 |
| 3% Compound | \$159 - \$241 | \$176 - \$268 | \$198 - \$254 | \$227 - \$304 | \$286 - \$380 |



SPECIALISTS OFFER MULTIPLE OPTIONS

Specialists have access to an entire portfolio of products and providers. There are long term care insurance agents who are 'captive' and some who are 'brokers'. 'Captive' agents work for one specific carrier and are obligated and limited to sell a policy only from that carrier. A 'broker' is able to represent and offer multiple carriers to find you the best policy at the lowest cost to satisfy your unique needs.

WHAT MAKES A GOOD LTC SPECIALIST?



EDUCATION

A respected specialist primarily focuses on educating their clients. Once you have been educated and have a broader understanding of benefits and costs, your decision about LTCI becomes easier. Make sure your specialist has a heart of a teacher and answers all of your questions.



EXPERIENCE

You want to look for someone with experience when choosing a LTC Specialist. If they have hundreds or thousands of customers they have helped buy LTCI, it is a good indication they have the experience needed to help you.



TRUST

Purchasing long term care insurance is perhaps the most critical financial decision you'll make in the second half of your life. It is paramount to work with someone whom you can trust. Be wary of anyone who is pushy, tries to make you buy more than you need, and tries to pressure you into making a decision during your first appointment.

At LTC Consumer, our specialists are the top in their field. We focus on educating consumers so they are able to make an informed decision. We are very careful not to over-insure our clients as a policy needs to be affordable for the long haul. We represent the top long term care insurance carriers to provide the best coverage at the lowest cost.

WHAT DO PEOPLE HAVE TO SAY ABOUT OUR SPECIALISTS?

"The process was quick and easy with the help of Cathy. I had been considering this coverage for some time to avoid putting any financial hardships on my family when, or if, I am required to go into a facility at some point in time as I continue to age."

– Jane, GA 10/26/21

"Jonathan was extremely professional in handling our situation. My wife and I had some apprehension about getting LTC insurance at first, despite the urgings of my father-in-law. He ultimately showed us a budget-friendly tailored plan that put our reluctance at ease."

– Andrew, GA 9/29/21

"Bill was very helpful to us in finding a plan that fit our needs. He answered all of our questions and was very knowledgeable of the process as well as the different products available. I highly recommend Bill if you're considering purchasing LTC Insurance."

– Fred, TX 10/7/21

Every LTC Consumer Specialist is unbiased and focused on education first and foremost.



Education



Customization



Peace of Mind

Plan design information is for a couple with full marital discount, monthly premiums, \$3,000/month, 3 years, 90 day elimination period, 100% home health care using the state of Michigan's rates. These premiums are for illustrative purposes only. They are not and cannot be deemed or considered an offer for an insurance policy or contract. Your actual rate may vary based upon the terms and conditions each insurance company offers as a result of your application. Rates and eligibility are determined solely by the insurance company and are based upon their discounts, underwriting rules, and practices.